

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: HENRY MORALES	§	Case No. 06-70097
ROSA MORALES	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2006.
- 2) The plan was confirmed on 07/14/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/10/2009.
- 5) The case was dismissed on 08/14/2009.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,056.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 68,348.64	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 68,348.64

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,009.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,575.28	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,584.28
Attorney fees paid and disclosed by debtor:	\$ 991.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY JACQUELINE	Lgl	3,000.00	3,000.00	3,000.00	2,009.00	0.00
CITIMORTGAGE BANKRUPTCY	Uns	0.00	NA	NA	0.00	0.00
CARBIZ AUTO CREDIT AQ, INC/	Sec	2,572.00	2,874.00	2,874.00	1,665.68	284.33
CITIMORTGAGE INC	Con	0.00	0.00	0.00	44,105.88	0.00
CITIMORTGAGE INC	Sec	25,000.00	29,087.10	29,087.10	15,708.47	0.00
AFNI	Uns	2,605.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Uns	434.00	499.33	499.33	0.00	0.00
ARROW FINANCIAL SERVICE	Uns	675.00	NA	NA	0.00	0.00
BLATT HASENMILLER LEIBSKER	Uns	0.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Uns	2,619.00	2,465.68	2,465.68	0.00	0.00
CARHOLDER MANAGEMENT	Uns	200.00	NA	NA	0.00	0.00
CITY OF DEKALB	Uns	152.00	396.54	396.54	0.00	0.00
COMMONWEALTH EDISON	Uns	284.00	NA	NA	0.00	0.00
DIRECT TV	Uns	263.00	NA	NA	0.00	0.00
LAW OFFICE OF MITCHELL N. KAY	Uns	0.00	NA	NA	0.00	0.00
MICHAEL E EVANS DDS	Uns	262.00	297.78	297.78	0.00	0.00
NICOR	Uns	188.00	NA	NA	0.00	0.00
NORTHLAND BOUP INC	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PROFESSIONAL COLLECTION	Uns	600.00	364.49	364.49	0.00	0.00
PROVIDIAN BANKCORP	Uns	4,534.00	NA	NA	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	1,000.00	788.64	788.64	0.00	0.00
SPIEGEL	Uns	0.00	NA	NA	0.00	0.00
TODD A CURTIS DDS	Uns	309.00	NA	NA	0.00	0.00
UNIVERSITY FIDELITY	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	8,281.00	9,176.16	9,176.16	0.00	0.00
WELTMAN WEINBERG & REGIS CO.	Uns	201.00	NA	NA	0.00	0.00
MARY ANN MORALES	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,162.80	2,162.80	0.00	0.00
PROFESSIONAL COLLECTION	Uns	0.00	600.00	600.00	0.00	0.00
ROUNDUP FUNDING LLC	Uns	0.00	227.46	227.46	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 44,105.88	\$ 0.00
Mortgage Arrearage	\$ 29,087.10	\$ 15,708.47	\$ 0.00
Debt Secured by Vehicle	\$ 2,874.00	\$ 1,665.68	\$ 284.33
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 31,961.10	\$ 61,480.03	\$ 284.33
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 16,978.88	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,584.28	
Disbursements to Creditors	\$ 61,764.36	
TOTAL DISBURSEMENTS:		\$ 68,348.64

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/27/2009

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.